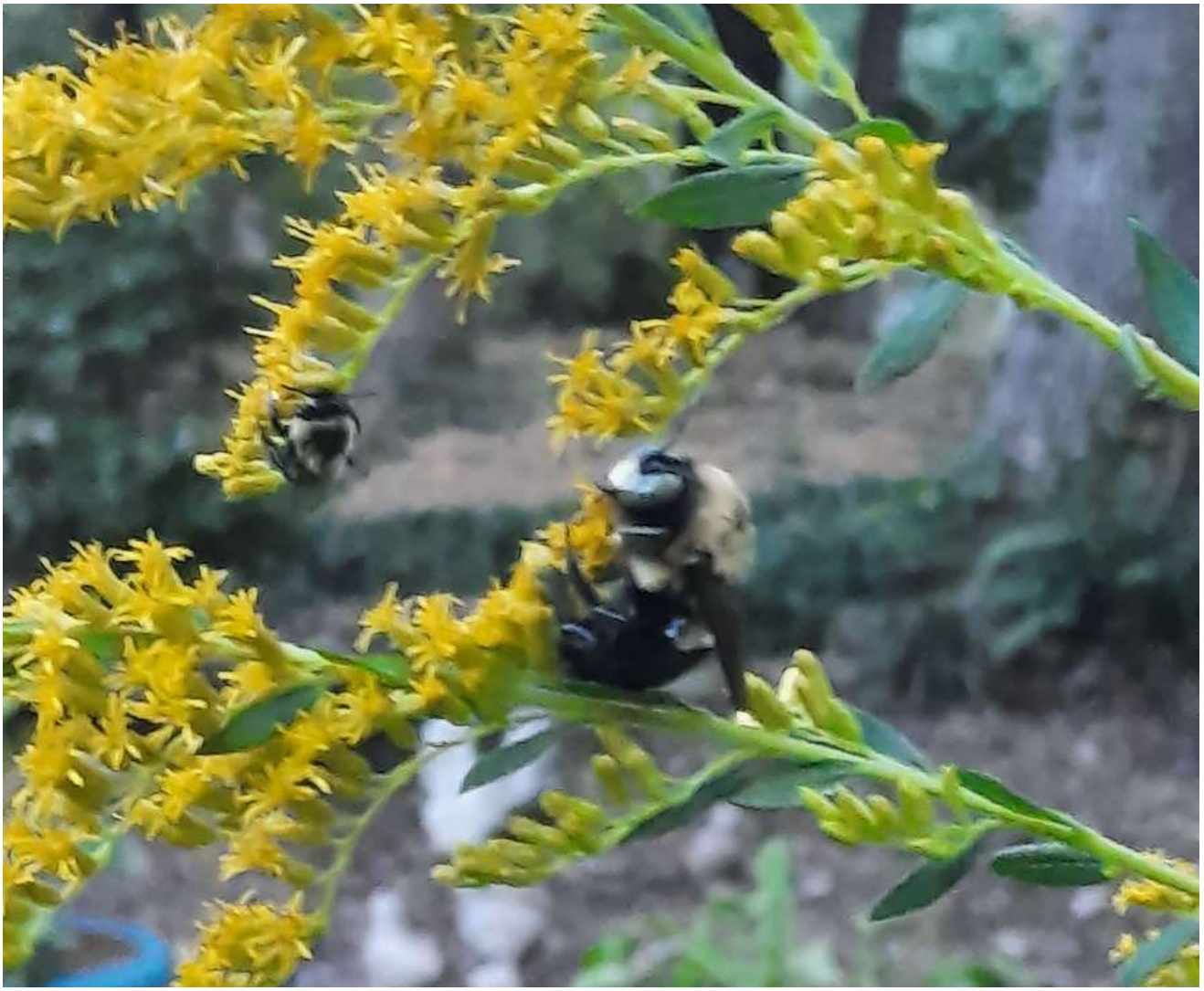

SAVING